

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3691  
PATENT**

Attorney Docket No. 07781.0139-00  
SAP Reference No. 2003P00123 US01

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Harald HINDERER et al.	)	Group Art Unit: 3691
	)	
Application No.: 10/766,863	)	Examiner: Chuks N. Onyezia
	)	
Filed: January 30, 2004	)	Confirmation No.: 3915
	)	
For: CREDIT MANAGEMENT SYSTEM AND METHOD	)	Mail Stop AF
	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**VIA EFS WEB**

Sir:

**AMENDMENT AFTER FINAL**

In reply to the Final Office Action mailed March 17, 2009, the period for response to which extends through June 17, 2009, and pursuant to 37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.